

REMARKS

Applicants reply to the Office Action dated December 1, 2009 within two months. Claims 4-7 are pending in the application and the Examiner rejects claims 4-7. Applicants add new claims 8-15. Support for the amendments and new claims may be found in the originally-filed specification. No new matter is entered with these amendments and new claims. Applicants respectfully request reconsideration of this application.

Rejections under 35 U.S.C § 103

The Examiner rejects claims 4-7 under 35 U.S.C. § 103(a), as being unpatentable over Walker, US Patent No. 6,163,771 (“Walker”) in view of Chasko, US Patent No. 6,738,749 (“Chasko”) in further view of Stein, US Patent No. 5,826,241 (“Stein”). Applicants respectfully disagree with these rejections, but Applicants present claim amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

Walker generally teaches a device for facilitating financial account transactions which includes a cryptographic processor. Specifically, Walker teaches “if the cardholder’s account meets the credit card issuer’s approval criteria, then the issuer’s central processor generates an authorization code and then transmits the code to the merchant. Finally, the issuer’s central processor changes the status of the credit card number from ‘not used’ to ‘used,’” (column 12, lines 38-45). There is no mention of the generation of a secondary transaction number. Walker merely teaches a merchant receiving a credit card transaction request that is consistent with what is routinely practiced in the art, namely creating an authorization code referencing a primary account number. Assuming arguendo that the authorization code is analogous to a STN and the credit card number is analogous to the primary account number, which Applicants do not agree, Walker teaches maintaining a record of the transaction and the credit card number by recording a status change from “not used” to “used”. **Thus, Walker teaches away from at least, “maintaining, by the merchant and via the processor, a record of the transaction” and “replacing the account number with the STN, wherein the record of the transaction includes the STN and the record of the transaction does not include the account number,” (emphasis added) as variously recited by independent claims 4 and 5.**

Chasko generally teaches a system for creating, storing and retrieving secure transaction receipts. These receipts may be stored on electronic media. The office action dated December 1, 2009, at page 6, states that “Chasko teaches maintaining, by the merchant and via at least one processor, a record of the transaction, wherein the merchant replaces the account number with the STN and the record does not include the account number in Figure 5.” Figure 5 and the description of Figure 5 at column 6, lines 8-39 teach the deletion of transaction data records not “maintaining, by the merchant and via the processor, a record of the transaction” and “replacing the account number with the STN, wherein the record of the transaction includes the STN and the record of the transaction does not include the account number,” (emphasis added) as variously recited by independent claims 4 and 5.

Stein generally teaches a payment system for enabling a first internet user to make a payment to a second Internet user, typically for the purchase of an information product deliverable over the internet. Stein similarly teaches away from transaction records not including the account number as “credit card or other payment information is located only in a data file on the storage device of back end computer,” (emphasis added) (column 5, lines 65-67).

As such, neither Walker, Chasko, and/or Stein, nor any combination thereof disclose or contemplate at least “maintaining, by the merchant and via the processor, a record of the transaction” and “replacing the account number with the STN, wherein the record of the transaction includes the STN and the record of the transaction does not include the account number,” (emphasis added) as variously recited by independent claims 4 and 5.

Dependent claims 6 and 7 variously depend from independent claims 4 and 5. Therefore, Applicants assert that dependent claims 6 and 7 are patentable for at least the same reasons stated above for differentiating independent claims 4 and 5, as well as in view of their own respective features.

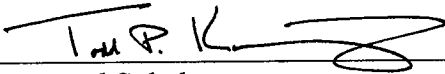
New independent claim 15 includes similar elements as independent claims 4 and 5, and new dependent claims 8-14 variously depend from independent claims 4 and 5. Therefore, Applicants assert that claims 8-15 are patentable for at least the same reasons stated above for differentiating independent claims 4 and 5, as well as in view of their own respective features.

The claims of the present application are different and possibly broader than the claims pursued in the parent or related applications. To the extent any amendments or characterizations of the scope of any claim or referenced art could be construed as a disclaimer of any subject matter supported by the present disclosure, Applicants hereby rescind and retracts such disclaimer. Accordingly the references construed in the parent or related applications may need to be revisited.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. Applicants invite the Examiner to telephone the undersigned, if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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